

Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)	Application Number	10/757,317
	Filing Date	01/14/2004
	Inventor(s)	Winterer et al.
	Art Unit	3695
	Examiner Name	Liu, Chia-Yi
	Attorney Docket Number	070457.1675

U.S. PATENT DOCUMENTS

Exam Initial	No.	Document No.	Publication Date	Applicant(s)
	1.	6343279	01/29/2002	Bissonette et al.
	2.	7139986	01/15/2008	Praisner et al.
	3.	7403922	07/22/2008	Lewis et al.
	4.	7676425	03/09/2010	Noles
	5.	2002-0062281	05/23/2002	Singhal
	6.	2003-0208439	11/06/2003	Rast
	7.	2006-0235775	10/19/2006	Pollin
	8.	2007-0027803	02/01/2007	Brandes et al.
	9.	2007-0038564	02/15/2007	Leavitt et al.
	10.	2009-0164354	06/25/2009	Ledbetter et al.

Exam Initial	No.	OTHER DOCUMENTS (including Author, Title, Date, Pertinent Pages, Etc.)
	11.	Gilgoff, Henry. "When Your Checks Bounce: 'Protection' Options, Costs." Newsday, Aug. 15, 2004, p. E.02.
	12.	"Solution for optimising payments processing. (IT News)." Database and Network Journal 35.5 (2005): 20. General OneFile. Web. 12 Mar. 2010.
	13.	U.S. Patent Application No. 11/560,212, Amendment after Final Rejection and Request for Continued Examination (RCE) filed on April 9, 2010.
	14.	U.S. Patent Application No. 11/560,212, Non-Final Rejection mailed April 23, 2010.

Examiner Signature		Date Considered	
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NY02:682872.1

* Examiner: Initial citation considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

* Cited in the parent U.S. Application Serial No. , filed . Pursuant to 37 C.F.R. § 1.98(d), the references are not required if the earlier application is identified and relied upon for an effective filing date under 35 U.S.C. § 120 and therefore are not enclosed herewith